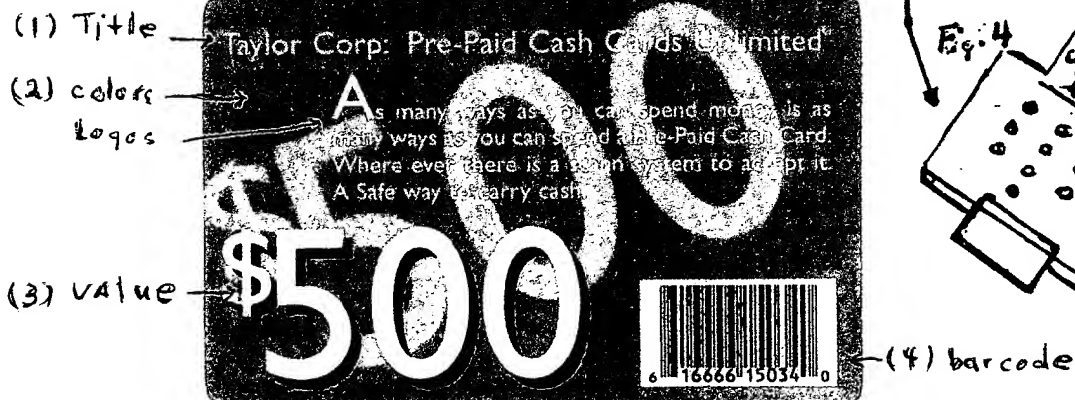


**Fig. 1. Cash Card activation at point of sale**Activated by utility commerce scanner**Fig. 2 Activation posted from scanner**to commerce market computer**Fig. 3 Financial Electronic Transfer Utility Service**Receiver of Electronic Transferred FundsExecuter of return Customer Funds**Fig. 4 Spending the Cash Card through the scanner**Spent Scan Receipt and Balance at Spending Point**Fig. 5 Front view and facts of Pre-Paid Cash Card****Fig. 6 Back view and facts of Pre Paid Cash Card**